
(To Prospectus Supplement and Prospectus dated April 1, 2002)
Prospectus number: 2247

Merrill Lynch & Co., Inc.
Medium Term Notes, Series B
Due Nine Months or More from Date of Issue

Fixed Rate Notes

Principal Amount: \$25,000,000

CUSIP Number: 59018YNS6

Interest Rate: 4.397% per annum

Original Issue Date: September 24, 2002

Stated Maturity Date: September 28, 2009

Interest Payment Dates: Each March 28th and September 28th,
commencing on March 28, 2003, until
maturity, subject to following business
day convention.

Repayment at the Option
of the Holder: The Notes cannot be repaid prior to the
Stated Maturity Date.

Redemption at the Option
of the Company: The Notes cannot be redeemed prior to
the Stated Maturity Date.

Form: The Notes are being issued in fully
registered book-entry form.

Trustee: JPMorgan Chase Bank

Dated: September 19, 2002